IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Customer No.:	09629	Confirmation No.:	2925
Filed:	26 FEB 2004	Attorney Docket No.:	056105-5002
Application No.:	10/786,023 26 FEB 2004	Inventor(s): Attorney Docket No:	

Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY

MAIL STOP: AMENDMENT Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

SUPPLEMENTAL RESPONSE TO OFFICE ACTION MAILED AUGUST 19, 2008

Sir:

On October 7, 2008, Applicant submitted a response to the Office Action mailed August 19, 2008, but the claim amendments in that response were not entered, as indicated in an Advisory Action mailed November 18, 2008. This Supplemental Response also is in response to the Office Action mailed August 19, 2008 and is submitted with a Request for Continued Examination. Applicant respectfully requests entry of the claim amendments herein.